



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [BANKUNITED, INC.](#)

City/State [MIAMI LAKES, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [35,705,937](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANKUNITED, INC.
14817 OAK LANE
MIAMI LAKES, FL 33016

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	35,378,380	33,762,470	34,389,076	32,809,701	30,932,822
Net income (\$000)	202,788	45,557	197,853	313,098	324,866
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.29	2.65	22	2.26	2.84	17	2.25	2.77	17	2.37	3.01	21	3.48	3.08	68
+ Non-interest income	0.32	1.11	6	0.35	1.14	10	0.34	1.21	8	0.37	1.32	9	0.40	1.31	12
- Overhead expense	1.37	2.24	6	1.33	2.63	3	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31
- Provision for credit losses	-0.31	-0.15	22	0.91	0.85	59	0.54	0.51	58	0.03	0.15	19	0.08	0.14	36
+ Securities gains (losses)	0.04	0.01	90	0.04	0.03	71	0.04	0.02	72	0.06	0.01	93	0.02	0	93
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	12	0	0	45
= Pretax net operating income (tax equivalent)	1.58	1.79	38	0.39	0.64	24	0.78	1.04	27	1.30	1.56	27	1.42	1.57	36
Net operating income	1.15	1.36	29	0.27	0.48	25	0.58	0.81	24	0.95	1.19	19	1.05	1.24	26
Net income	1.15	1.35	30	0.27	0.50	24	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.93	3.14	35	3.55	3.78	28	3.31	3.55	30	4.17	4.41	31	5.05	4.24	89
Interest expense	0.55	0.27	88	1.19	0.66	89	0.96	0.52	90	1.69	1.08	86	1.37	0.86	86
Net interest income (tax equivalent)	2.38	2.85	18	2.37	3.10	17	2.35	3.01	17	2.48	3.33	20	3.68	3.38	63
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.24	0.13	74	0.20	0.28	52	0.26	0.27	62	0.05	0.21	21	0.28	0.22	74
Earnings coverage of net loan and lease losses (X)	7.85	4.52	29	9.01	21.56	43	7.08	22.91	33	40.62	24.40	80	7.26	21.75	26
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.77	1.39	11	1.12	1.51	25	1.08	1.58	20	0.47	0.83	19	0.50	0.90	18
Allowance for loan and lease losses / Total loans and leases	0.77	1.37	12	1.12	1.48	26	1.08	1.55	21	0.47	0.81	19	0.50	0.89	18
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.29	0.63	90	0.86	0.66	73	1.12	0.71	86	0.90	0.57	83	0.63	0.61	56
30–89 days past due loans and leases / Total loans and leases	1.13	0.27	94	1.21	0.36	93	1.44	0.39	94	0.58	0.43	77	0.20	0.44	22
Liquidity and Funding															
Net noncore funding dependence	-3.68	-1.82	46	17.81	6.94	81	8.22	3.20	69	19.04	14.45	69	16.43	16.62	57
Net short-term noncore funding dependence	-7.94	-8.21	45	11.51	-2.29	87	5.35	-4.76	82	14.77	3.38	84	9.10	4.66	61
Net loans and leases / Total assets	63.60	59.81	59	67.83	63.21	55	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51
Capitalization															
Tier 1 leverage ratio	8.81	9.11	43	8.46	9.03	35	8.63	9.13	39	8.90	9.76	30	8.99	9.71	26
Holding company equity capital / Total assets	8.85	10.88	18	7.93	11.06	9	8.52	11.16	14	9.07	12.43	11	9.09	12.22	9
Total equity capital (including minority interest) / Total assets	8.85	11.01	17	7.93	11.18	7	8.52	11.29	13	9.07	12.57	8	9.09	12.27	8
Common equity tier 1 capital / Total risk-weighted assets	13.52	12.69	65	11.84	12.01	51	12.57	12.38	59	12.32	12.17	57	12.57	12.12	68
Net loans and leases / Equity capital (X)	7.18	5.51	81	8.56	5.78	89	7.92	5.58	88	7.74	5.21	88	7.49	5.29	90
Cash dividends / Net income	21.11	25.30	41	96.22	60.26	82	44.51	42.30	55	26.57	33.12	34	27.68	27.31	41
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	2.74	9.29	28	5.02	17.07	14	6.53	16.68	20	2.20	9.26	21	5.99	7	61
Equity capital	14.75	9.31	79	-3.94	6.16	11	0.07	6.99	16	1.95	10.49	17	-3.38	7.89	11
Net loans and leases	-3.66	0.79	36	3.82	13.26	25	2.38	9.07	25	5.39	9.10	45	2.81	7.89	26
Noncore funding	-39.19	-23.76	33	0.02	-2.41	55	-16.60	-12.18	46	4.61	6.59	51	4.78	10.67	44
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0.01	0.98	75	0.01	0.77	76	0.01	1.02	74	0	1.14	37
Long-term debt / Equity capital	22.02	11.05	82	25.31	13.39	79	23.39	13.56	79	13.33	13.04	66	13.49	13.37	68
Equity investment in subsidiaries / Equity capital	111.11	103.07	87	109.91	103.11	85	110.23	102.81	87	104.16	103.22	57	106.39	103.10	71
Cash from ops + noncash items + op expense / Op expense + dividends	60.02	130.64	20	7.38	154.33	5	52.91	147.24	7	268.10	190.27	79	327.30	174.91	89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	399,294	438,385	845,161	961,169	1,179,793	-8.92	-7.16
Income from lease financing receivables.....	9,998	10,796	21,127	22,177	20,588	-7.39	69.43
Fully taxable income on loans and leases.....	382,869	420,214	809,225	917,388	1,134,693	-8.89	-8.06
Tax-exempt income on loans and leases.....	26,423	28,967	57,063	65,958	65,688	-8.78	35.15
Estimated tax benefit on income on loans and leases.....	7,399	7,918	15,788	18,043	18,197	-6.55	-34.29
Income on loans and leases (tax equivalent).....	416,691	457,099	882,076	1,001,389	1,218,578	-8.84	-6.83
Investment interest income (tax equivalent).....	77,254	108,473	196,503	284,478	238,315	-28.78	3.79
Interest on balances due from depository institutions.....	499	812	1,005	4,387	3,392	-38.55	12.90
Interest income on other earning assets.....	2,701	5,816	8,572	15,515	14,420	-53.56	-49.72
Total interest income (tax equivalent).....	497,145	572,200	1,088,156	1,305,769	1,474,705	-13.12	-5.75
Interest on time deposits of \$250K or more	4,371	13,559	16,327	34,429	39,294	-67.76	
Interest on time deposits < \$250K.....	6,519	52,566	78,636	127,755	80,555	-87.60	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	28,802	66,884	105,017	222,999	164,729	-56.94	2.04
Interest on other borrowings and trading liabilities.....	45,056	57,115	107,066	143,905	114,488	-21.11	29.99
Interest on subordinated debt and mandatory convertible securities	7,931	880	8,805	0	0	801.25	
Total interest expense.....	92,679	191,004	315,851	529,088	399,066	-51.48	2.84
Net interest income (tax equivalent).....	404,466	381,196	772,305	776,681	1,075,639	6.10	-7.52
Non-interest income.....	55,745	58,909	115,372	120,902	124,589	-5.37	28.64
Adjusted operating income (tax equivalent)	460,211	440,105	887,677	897,583	1,200,228	4.57	-4.26
Overhead expense.....	242,322	224,158	453,647	483,896	738,391	8.10	-15.08
Provision for credit losses.....	-55,523	153,449	184,003	8,904	25,925		
Securities gains (losses)	6,809	7,253	14,001	18,538	6,103	-6.12	-3.51
Other tax equivalent adjustments	0	0	0	-1	0		
Pretax net operating income (tax equivalent).....	279,932	65,881	267,794	425,956	439,071	324.91	51.82
Applicable income taxes	68,666	10,925	51,506	90,898	90,784	528.52	19.74
Tax equivalent adjustments	8,478	9,399	18,435	21,960	23,421	-9.80	-45.09
Applicable income taxes (tax equivalent).....	77,144	20,324	69,941	112,858	114,205	279.57	5.99
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	202,788	45,557	197,853	313,098	324,866	345.13	81.71
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	202,788	45,557	197,853	313,098	324,866	345.13	81.71
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	202,788	45,557	197,853	313,098	324,866	345.13	81.71
Investment securities income (tax equivalent).....	77,254	108,473	196,503	284,478	238,315	-28.78	3.79
US Treasury and agency securities (excluding mortgage-backed securities)	2,249	2,334	5,291	12,940	13,189	-3.64	-26.09
Mortgage-backed securities	47,734	69,097	124,123	184,005	135,011	-30.92	8.49
All other securities	27,271	37,042	67,089	87,533	90,115	-26.38	-0.43
Cash dividends declared.....	42,805	43,836	88,056	83,185	89,923	-2.35	-4.80
Common	42,805	43,836	88,056	83,185	89,923	-2.35	-4.80
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.81	2.92	41	3.39	3.46	44	3.16	3.27	42	3.98	4	50	4.77	3.87	89
Less: Interest expense	0.52	0.25	88	1.13	0.61	89	0.92	0.48	90	1.61	0.98	87	1.29	0.79	86
Equals: Net interest income (tax equivalent)	2.29	2.65	22	2.26	2.84	17	2.25	2.77	17	2.37	3.01	21	3.48	3.08	68
Plus: Non-interest income	0.32	1.11	6	0.35	1.14	10	0.34	1.21	8	0.37	1.32	9	0.40	1.31	12
Equals: adjusted operating income (tax equivalent)	2.60	3.82	6	2.61	4.05	3	2.58	4.04	3	2.74	4.41	4	3.88	4.46	21
Less: Overhead expense	1.37	2.24	6	1.33	2.63	3	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31
Less: Provision for credit losses	-0.31	-0.15	22	0.91	0.85	59	0.54	0.51	58	0.03	0.15	19	0.08	0.14	36
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.04	0.01	90	0.04	0.03	71	0.04	0.02	72	0.06	0.01	93	0.02	0	93
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	12	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.58	1.79	38	0.39	0.64	24	0.78	1.04	27	1.30	1.56	27	1.42	1.57	36
Less: Applicable income taxes (tax equivalent)	0.44	0.41	64	0.12	0.16	32	0.20	0.23	42	0.34	0.36	40	0.37	0.33	60
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.15	1.36	29	0.27	0.48	25	0.58	0.81	24	0.95	1.19	19	1.05	1.24	26
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.15	1.35	30	0.27	0.50	24	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26
Memo: Net income (last four quarters)	1.01	1.25	27	0.63	0.81	25	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26
Net income—BHC and noncontrolling (minority) interest	1.15	1.37	29	0.27	0.50	22	0.58	0.83	24	0.95	1.20	19	1.05	1.25	26
Margin Analysis															
Average earning assets / Average assets	96.05	93.15	83	95.41	91.74	88	95.66	92.32	86	95.52	91.05	90	94.48	91.48	82
Average interest-bearing funds / Average assets	67.19	62.32	71	76.07	65.48	83	73.63	64.06	82	77.57	65.57	85	78.54	65.56	89
Interest income (tax equivalent) / Average earning assets	2.93	3.14	35	3.55	3.78	28	3.31	3.55	30	4.17	4.41	31	5.05	4.24	89
Interest expense / Average earning assets	0.55	0.27	88	1.19	0.66	89	0.96	0.52	90	1.69	1.08	86	1.37	0.86	86
Net interest income (tax equivalent) / Average earning assets	2.38	2.85	18	2.37	3.10	17	2.35	3.01	17	2.48	3.33	20	3.68	3.38	63
Yield or Cost															
Total loans and leases (tax equivalent)	3.58	4.05	25	3.94	4.44	18	3.77	4.27	21	4.44	5.09	14	5.64	4.95	85
Interest-bearing bank balances	0.13	0.11	82	0.36	0.50	32	0.24	0.27	48	1.51	2.04	22	1.26	1.64	20
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44			2.17	
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.88	3.11	32	3.49	3.74	28	3.25	3.51	29	4.10	4.36	30	4.97	4.20	89
Investment securities (tax equivalent)	1.65	1.80	41	2.65	2.51	65	2.26	2.25	50	3.47	2.76	93	3.36	2.68	89
US Treasury and agency securities (excluding mortgage-backed securities)	1.25	1.28	47	1.41	2.01	25	1.64	1.75	49	2.82	2.32	82	2.58	2.05	81
Mortgage-backed securities	1.34	1.56	27	2.40	2.33	53	2.04	2.05	47	3.46	2.61	96	3.04	2.50	92
All other securities	2.63	2.91	42	3.27	3.48	50	2.92	3.24	40	4.01	4.06	63	3.95	4.20	61
Interest-bearing deposits	0.40	0.24	81	1.33	0.70	92	1	0.53	91	1.96	1.10	92	1.51	0.81	90
Time deposits of \$250K or more	0.89	0.76	64	1.45	1.67	24	0.98	1.42	18	1.71	1.96	28	1.70	1.44	70
Time deposits < \$250K	0.45	0.72	22	1.97	1.58	84	1.64	1.36	73	2.55	1.82	93	1.89	1.29	88
Other domestic deposits	0.36	0.17	89	1.03	0.50	92	0.76	0.36	92	1.73	0.93	91	1.32	0.67	91
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.10	0.19	45	0.70	0.85	50	0.54	0.62	58	2.23	1.86	66	2.13	1.51	76
Other borrowed funds and trading liabilities	2.63	1.31	91	2.16	1.62	81	2.19	1.50	84	2.53	2.38	61	2.24	2.28	50
All interest-bearing funds	0.78	0.40	90	1.49	0.92	88	1.25	0.74	88	2.08	1.49	81	1.64	1.19	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		55,745		58,909		115,372		120,902		124,589		
Fiduciary activities income		0		0		0		0		0		
Service charges on deposit accounts - domestic		8,964		6,586		13,990		13,187		11,018		
Trading revenue.....		4,950		743		2,280		9,558		2,069		
Investment banking fees and commissions.....		0		0		0		0		0		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		2,121		1,124		3,293		2,124		6,765		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		4,637		9,517		15,367		8,560		19,096		
Other non-interest income.....		35,073		40,939		80,442		87,473		85,641		
Total overhead expenses		242,322		224,158		453,647		483,896		738,391		
Personnel expense.....		115,464		107,486		216,642		234,275		253,737		
Net occupancy expense.....		37,065		37,453		74,351		73,882		71,606		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		0		22		37		44		78		
Other operating expenses.....		89,793		79,197		162,617		175,695		412,970		
Fee income on mutual funds and annuities.....		0		0		0		0		0		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		1,429		1,496		1,474		1,511		1,763		
Average personnel expense per employee.....		80.80		71.85		146.98		155.05		143.92		
Average assets per employee.....		24,757.44		22,568.50		23,330.44		21,713.90		17,545.56		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		0	2.15	10	0	2.20	10	0	2.02	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income		53.64	59.03	27	52.04	63.28	12	52.19	62.28	17	55.26	61.29
Percent of Average Assets												
Total overhead expense		1.37	2.24	6	1.33	2.63	3	1.32	2.57	3	1.47	2.69
Personnel expense.....		0.65	1.25	4	0.64	1.31	2	0.63	1.30	3	0.71	1.41
Net occupancy expense.....		0.21	0.24	31	0.22	0.26	26	0.22	0.26	26	0.23	0.28
Other operating expenses.....		0.51	0.73	18	0.47	0.99	9	0.47	0.94	8	0.54	0.97
Overhead less non-interest income		1.05	1.10	40	0.98	1.36	22	0.98	1.25	31	1.11	1.32
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		52.65	58.45	24	50.93	62.83	12	51.10	61.82	14	53.91	60.64
Personnel expense.....		25.09	33.10	16	24.42	32.43	13	24.41	32.36	14	26.10	32.39
Net occupancy expense.....		8.05	6.33	77	8.51	6.65	80	8.38	6.58	79	8.23	6.52
Other operating expenses.....		19.51	18.60	59	18	23.06	33	18.32	22.28	38	19.58	21.20
Total non-interest income		12.11	28.18	13	13.39	27.40	17	13	28.83	15	13.47	29.23
Fiduciary activities income		0	2.24	12	0	2.10	12	0	2.09	12	0	1.97
Service charges on domestic deposit accounts		1.95	3.19	29	1.50	3.35	21	1.58	3.27	24	1.47	3.88
Trading revenue.....		1.08	0.72	78	0.17	1.60	52	0.26	1.28	53	1.06	1.18
Investment banking fees and commissions.....		0	2.52	6	0	2.64	6	0	2.46	6	0	3.54
Insurance activities revenue.....		0	0.37	11	0	0.39	13	0	0.41	11	0	0.47
Venture capital revenue.....		0	0.02	44	0	0	48	0	0.01	44	0	0.02
Net servicing fees		0.46	0.55	62	0.26	-0.20	75	0.37	0.01	78	0.24	0.28
Net securitization income		0	0.01	44	0	0	46	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets		1.01	3.83	32	2.16	2.89	57	1.73	3.92	43	0.95	1.86
Other non-interest income.....		7.62	9.26	46	9.30	9.31	58	9.06	9.65	56	9.75	10.04
Overhead less non-interest income		40.54	29.94	79	37.55	34.19	57	38.11	31.93	66	40.44	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....		24.53	21.54	84	16.58	18.39	32	19.23	18.63	48	21.34	20.56
Applicable income tax + TE / Pretax net operating income + TE		27.56	23.10	90	30.85	22.75	91	26.12	21.18	88	26.50	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans		14,715,452	14,179,024	14,731,027	14,723,043	14,011,253	3.78	16.10
Commercial and industrial loans		4,092,957	5,157,520	4,729,749	4,237,997	3,932,916	-20.64	27.18
Loans to individuals		3,731	4,593	4,006	5,502	14,062	-18.77	-86.59
Loans to depository institutions and acceptances of other banks		0	0	0	0	0		
Agricultural loans		44,904	27,986	24,147	32,573	0	60.45	
Other loans and leases		4,028,030	4,468,389	4,401,789	4,193,799	4,055,769	-9.85	72.81
Less: Unearned income		0	0	0	0	0		
Loans and leases, net of unearned income		22,885,074	23,837,512	23,890,718	23,192,914	22,014,000	-4.00	25.38
Less: Allowance for loan and lease losses		175,642	266,123	257,323	108,671	109,931	-34.00	29.42
Net loans and leases		22,709,432	23,571,389	23,633,395	23,084,243	21,904,069	-3.66	25.35
Debt securities that reprice or mature in over 1 year		3,290,836	2,523,184	2,676,492	1,973,074	2,198,398	30.42	83.00
Mutual funds and equity securities		88,141	88,697	104,274	60,572	60,519	-0.63	15.70
Subtotal		26,088,409	26,183,270	26,414,161	25,117,889	24,162,986	-0.36	30.50
Interest-bearing bank balances		877,446	391,632	377,483	206,969	372,681	124.05	173.96
Federal funds sold and reverse repos		0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year		6,853,058	6,081,747	6,395,917	5,735,591	5,907,961	12.68	79.36
Trading assets		78,427	145,802	123,345	43,686	26,210	-46.21	27.58
Total earning assets		33,897,340	32,802,451	33,310,906	31,104,135	30,469,838	3.34	40.09
Non-interest-bearing cash and due from depository institutions		17,902	23,083	20,233	7,704	9,392	-22.45	-50.09
Premises, fixed assets, and leases		139,199	159,282	150,251	166,236	64,177	-12.61	50.49
Other real estate owned		3,823	3,147	3,052	3,897	8,432	21.48	-68.04
Investment in unconsolidated subsidiaries		0	0	0	0	0		
Intangible and other assets		1,647,673	1,764,052	1,531,945	1,589,321	1,612,487	-6.60	-16.43
Total assets		35,705,937	34,752,015	35,016,387	32,871,293	32,164,326	2.74	35.72
Quarterly average assets		35,678,670	34,510,724	35,356,539	33,028,673	31,672,783	3.38	40.07
Average loans and leases (YTD)		23,272,937	23,192,375	23,384,781	22,549,974	21,595,423	0.35	35.52
Memoranda								
Loans held-for-sale		0	2,623	24,676	37,926	36,992	-100.00	-100.00
Loans not held-for-sale		22,885,074	23,834,889	23,866,042	23,154,988	21,977,008	-3.98	25.61
Real estate loans secured by 1–4 family		7,095,348	5,593,534	6,367,965	5,675,911	4,954,673	26.85	80.56
Commercial real estate loans		7,620,104	8,585,490	8,363,062	9,046,967	9,056,370	-11.24	-12.87
Construction and land development		168,951	205,513	191,735	252,719	284,371	-17.79	-56.40
Multifamily		1,223,261	1,810,392	1,596,092	2,125,048	2,420,129	-32.43	-66.39
Nonfarm nonresidential		6,227,892	6,569,585	6,575,235	6,669,200	6,351,870	-5.20	32.01
Real estate loans secured by farmland		0	0	0	165	210		-100.00
Total investment securities		10,232,035	8,693,628	9,176,683	7,769,237	8,166,878	17.70	79.65
U.S. Treasury securities		156,637	77,180	80,851	70,325	39,873	102.95	3022.12
US agency securities (excluding mortgage-backed securities)		215,634	245,942	231,545	363,731	519,313	-12.32	-43.80
Municipal securities		228,625	259,496	235,709	273,302	398,429	-11.90	-57.24
Mortgage-backed securities		7,756,780	6,003,822	6,464,474	5,129,012	5,292,175	29.20	128.95
Asset-backed securities		1,776,218	2,008,491	2,049,830	1,862,295	1,846,569	-11.56	37.22
Other debt securities		10,000	10,000	10,000	10,000	10,000	0.00	-25.65
Mutual funds and equity securities		88,141	88,697	104,274	60,572	60,519	-0.63	15.70
Available-for-sale securities		10,133,894	8,594,931	9,062,409	7,698,665	8,096,359	17.91	78.24
U.S. Treasury securities		156,637	77,180	80,851	70,325	39,873	102.95	3022.12
US agency securities (excluding mortgage-backed securities)		215,634	245,942	231,545	363,731	519,313	-12.32	-43.80
Municipal securities		228,625	259,496	235,709	273,302	398,429	-11.90	-57.24
Mortgage-backed securities		7,756,780	6,003,822	6,464,474	5,129,012	5,292,175	29.20	128.95
Asset-backed securities		1,776,218	2,008,491	2,049,830	1,862,295	1,846,569	-11.56	37.22
Other debt securities		0	0	0	0	0		-100.00
Mutual funds and equity securities		0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		872	0	1,187	0	0		
Available-for-sale securities appreciation (depreciation)		67,340	-2,650	85,635	38,345	5,705		-53.33
Structured notes, fair value		0	0	0	0	0		
Pledged securities		4,141,842	4,807,247	4,101,697	2,401,181	2,146,487	-13.84	85.14

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,887,333	5,933,943	7,035,295	4,322,214	3,662,489	49.77	192.39
NOW, ATS and transaction accounts	1,214,464	1,019,629	842,765	428,556	319,420	19.11	659.91
Time deposits less brokered deposits < \$250K	-684,503	872,485	-312,606	1,733,917	1,941,141		
MMDA and other savings accounts	15,582,502	12,436,630	14,837,014	12,323,964	12,713,791	25.30	62.50
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	24,999,796	20,262,687	22,402,468	18,808,651	18,636,841	23.38	78.86
Time deposits of \$250K or more	862,555	1,796,542	1,146,736	1,883,006	2,369,313	-51.99	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	100,000	180,000	100,000	175,000	-100.00	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,583,278	3,715,916	3,042,766	4,249,389	4,146,000	-30.48	-38.71
Other borrowings w/remaining maturity over 1 year	525,516	1,461,783	602,301	762,714	1,052,749	-64.05	-53.56
Brokered deposits < \$250K	2,800,021	4,061,776	3,973,069	3,730,324	2,509,304	-31.06	
Noncore funding	6,771,370	11,136,017	8,944,872	10,725,433	10,252,366	-39.19	-29.86
Trading liabilities	27,587	44,857	38,519	17,422	23,874	-38.50	-55.12
Subordinated notes and debentures + trust preferred securities	300,000	300,000	300,000	0	0	0.00	
Other liabilities	445,641	253,401	347,516	339,008	327,412	75.86	56.33
Total liabilities	32,544,394	31,996,962	32,033,375	29,890,514	29,240,493	1.71	35.73
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	932	924	931	951	991	0.87	-10.56
Common surplus	1,011,786	991,509	1,017,518	1,083,920	1,220,147	2.05	-28.53
Retained earnings	2,173,698	1,905,639	2,013,715	1,927,735	1,697,822	14.07	146.86
Accumulated other comprehensive income	-24,873	-143,019	-49,152	-31,827	4,873		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,161,543	2,755,053	2,983,012	2,980,779	2,923,833	14.75	35.62
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,161,543	2,755,053	2,983,012	2,980,779	2,923,833	14.75	35.62
Total liabilities and capital	35,705,937	34,752,015	35,016,387	32,871,293	32,164,326	2.74	35.72
Memoranda							
Non-interest-bearing deposits	8,887,333	5,933,943	7,035,295	4,322,214	3,662,489	49.77	192.39
Interest-bearing deposits	19,775,039	20,187,062	20,486,978	20,099,767	19,852,969	-2.04	29.71
Total deposits	28,662,372	26,121,005	27,522,273	24,421,981	23,515,458	9.73	56.75
Long-term debt that reprices within 1 year	0	304	0	294	125,000	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,983,012	2,980,779	2,980,779	2,923,833	3,026,062		
Accounting restatements	0	-23,817	-23,817	0	0		
Net income	202,788	45,557	197,853	313,098	324,866		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-5,731	-92,438	-66,422	-136,267	-278,157		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	42,805	43,836	88,056	83,185	89,923		
Change in other comprehensive income	24,279	-111,192	-17,325	-36,700	-59,015		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,161,543	2,755,053	2,983,012	2,980,779	2,923,833		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	41.21	36.32	59	40.80	36.22	53	42.07	36.22	58	44.79	37.78	59	43.56	37.19	55
Commercial and industrial loans	11.46	12.25	52	14.84	14.99	50	13.51	13.52	49	12.89	12.02	57	12.23	12.85	50
Loans to individuals	0.01	3.48	2	0.01	3.53	2	0.01	3.40	2	0.02	4.20	3	0.04	4.31	5
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.13	0.21	66	0.08	0.20	63	0.07	0.19	61	0.10	0.24	61	0	0.30	12
Other loans and leases.....	11.28	4.22	92	12.86	4.66	92	12.57	4.63	93	12.76	5.01	91	12.61	5	93
Net loans and leases.....	63.60	59.81	59	67.83	63.21	55	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51
Debt securities over 1 year.....	9.22	17.61	15	7.26	14.01	14	7.64	15.55	15	6	14.60	10	6.83	14.63	12
Mutual funds and equity securities	0.25	0.06	90	0.26	0.05	94	0.30	0.05	94	0.18	0.06	85	0.19	0.06	86
Subtotal	73.06	78.32	23	75.34	78.43	25	75.43	78.16	24	76.41	79.65	22	75.12	79.97	21
Interest-bearing bank balances	2.46	9.11	12	1.13	6.78	9	1.08	7.51	6	0.63	3.06	19	1.16	3.04	32
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	19.19	1.53	99	17.50	1.83	99	18.27	1.68	99	17.45	1.91	99	18.37	1.96	98
Trading assets	0.22	0.60	56	0.42	1.09	49	0.35	1.01	51	0.13	1.19	45	0.08	1.33	45
Total earning assets.....	94.93	91.43	87	94.39	90.72	91	95.13	91.05	95	94.62	89.53	94	94.73	89.74	92
Non-interest cash and due from depository institutions.....	0.05	1.01	0	0.07	1.08	1	0.06	1.07	0	0.02	1.14	0	0.03	1.21	0
Other real estate owned.....	0.01	0.02	57	0.01	0.03	32	0.01	0.02	41	0.01	0.03	36	0.03	0.04	52
All other assets.....	5.02	7.50	22	5.54	8.16	21	4.81	7.82	13	5.35	9.27	11	5.24	8.98	14
Memoranda															
Short-term investments	21.65	12.01	87	18.63	10.58	84	19.34	11.17	83	18.08	7.63	84	19.53	7.80	85
U.S. Treasury securities.....	0.44	1.08	56	0.22	0.92	54	0.23	0.84	58	0.21	1.03	53	0.12	1.04	47
US agency securities (excluding mortgage-backed securities)	0.60	0.77	61	0.71	0.48	70	0.66	0.63	68	1.11	0.54	78	1.61	0.69	83
Municipal securities	0.64	1.72	46	0.75	1.45	47	0.67	1.69	45	0.83	1.34	53	1.24	1.62	55
Mortgage-backed securities	21.72	12.97	87	17.28	11.11	84	18.46	11.75	84	15.60	11.44	76	16.45	11.13	80
Asset-backed securities	4.97	0.38	96	5.78	0.27	98	5.85	0.32	97	5.67	0.28	98	5.74	0.33	95
Other debt securities	0.03	0.52	35	0.03	0.39	39	0.03	0.42	37	0.03	0.39	41	0.03	0.41	42
Loans held-for-sale.....	0	0.42	8	0.01	0.48	16	0.07	0.52	27	0.12	0.39	40	0.12	0.30	42
Loans held for investment	64.09	59.85	62	68.59	63.46	59	68.16	61.72	68	70.44	63.50	62	68.33	63.93	52
Real estate loans secured by 1–4 family	19.87	11.69	86	16.10	12.29	66	18.19	11.91	77	17.27	13.29	66	15.40	13.46	58
Revolving	0	1.45	5	0	1.80	6	0	1.66	6	0	2.07	7	0	2.27	6
Closed-end, secured by first liens	19.87	9.84	87	16.09	9.99	79	18.18	9.81	87	17.26	10.69	79	15.40	10.57	78
Closed-end, secured by junior liens	0	0.20	11	0	0.26	9	0	0.22	9	0	0.28	10	0	0.31	10
Commercial real estate loans	21.34	22.48	43	24.71	21.90	51	23.88	22.22	49	27.52	22.23	55	28.16	21.58	58
Construction and land development	0.47	3.35	12	0.59	3.32	19	0.55	3.40	17	0.77	3.44	21	0.88	3.51	22
Multifamily.....	3.43	3.31	62	5.21	3.07	79	4.56	3.12	74	6.46	3.01	87	7.52	2.72	90
Nonfarm nonresidential	17.44	14.81	60	18.90	14.50	63	18.78	14.72	62	20.29	14.69	66	19.75	14.44	64
Real estate loans secured by farmland.....	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	21	0	0.41	21

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	64.30	59.66	53	59.48	55.37	47	61.66	57.15	51	63.48	57.46	49	63.65	56.49	49
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	64.30	59.66	53	59.48	55.37	47	61.66	57.15	51	63.48	57.46	49	63.65	56.49	49
Real estate loans secured by 1–4 family.....	31	19.82	83	23.47	19.50	63	26.65	19.43	75	24.47	20.75	61	22.51	21.10	53
Revolving	0	2.42	5	0	2.79	6	0	2.64	6	0	3.15	7	0	3.50	6
Closed-end.....	31	17.22	85	23.46	16.49	78	26.65	16.59	83	24.47	17.39	76	22.50	17.39	72
Commercial real estate loans	33.30	36.54	41	36.02	32.96	50	35.01	34.63	46	39.01	33.52	54	41.14	32.14	61
Construction and land development.....	0.74	5.50	9	0.86	4.97	14	0.80	5.26	10	1.09	5.09	16	1.29	5.20	18
1–4 family.....	0	1.11	4	0	0.93	14	0	0.93	5	0	0.94	14	0	1.02	12
Other.....	0.74	4.33	9	0.86	3.90	14	0.80	4.19	13	1.09	4.02	17	1.29	4.05	22
Multifamily.....	5.35	5.34	60	7.59	4.72	79	6.68	4.96	71	9.16	4.69	86	10.99	4.10	89
Nonfarm nonresidential	27.21	24.14	56	27.56	21.76	64	27.52	22.93	59	28.76	22.15	67	28.85	21.40	64
Owner-occupied.....	6.72	8.14	43	6.93	7.38	51	6.76	7.68	46	7.21	7.72	53	7.77	8.03	52
Other.....	20.49	15.71	65	20.63	14.16	75	20.76	14.95	72	21.55	14.34	75	21.08	13.38	78
Real estate loans secured by farmland.....	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	21	0	0.63	21
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	17.88	20.98	46	21.64	23.90	42	19.80	22.17	44	18.27	19.53	49	17.87	20.32	44
Loans to individuals	0.02	6.28	3	0.02	6.11	2	0.02	6.13	3	0.02	7.13	3	0.06	7.36	5
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.20	0.37	65	0.12	0.31	60	0.10	0.32	60	0.14	0.37	61	0	0.46	12
Other loans and leases.....	17.60	8.03	84	18.75	8.93	84	18.42	9.09	84	18.08	9.85	81	18.42	9.66	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	448.19	383.17	59	459.71	392.62	57	458.86	381.27	60	484.05	391.26	64	475.08	379.80	61
Real estate loans secured by 1–4 family.....	216.10	124.52	84	181.35	133.24	68	198.36	125.03	80	186.61	138.18	70	168	137.84	61
Revolving	0	15.53	4	0	19.64	5	0	17.42	5	0.01	21.26	5	0.01	23.33	5
Closed-end.....	216.10	107.53	87	181.35	112.01	83	198.35	106.14	89	186.60	115.20	83	167.98	112.79	77
Commercial real estate loans	232.09	238.21	46	278.36	237.30	55	260.50	234.65	53	297.44	229.44	59	307.08	219.72	66
Construction and land development.....	5.15	35.52	12	6.66	35.78	18	5.97	35.62	17	8.31	34.95	20	9.64	35.36	23
1–4 family.....	0	7.06	3	0.02	6.74	13	0	6.34	5	0.01	6.61	13	0.01	7.04	11
Other.....	5.15	28.07	14	6.64	27.86	19	5.97	28.16	18	8.30	27.32	21	9.64	27.26	26
Multifamily.....	37.26	34.78	64	58.70	33.28	84	49.72	32.74	77	69.87	31.04	87	82.06	27.85	91
Nonfarm nonresidential	189.68	157.17	61	213	157.33	65	204.81	155.06	64	219.27	152.10	69	215.37	147.22	66
Owner-occupied.....	46.86	52.65	48	53.59	53.29	52	50.29	52.37	52	54.97	53.07	56	58.01	54.89	56
Other.....	142.82	102.08	67	159.41	101.60	74	154.52	100.54	74	164.29	97.41	77	157.37	91.80	80
Real estate loans secured by farmland.....	0	3.59	8	0	3.50	9	0	3.44	8	0.01	3.60	20	0.01	4.02	21
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	124.66	127.07	56	167.22	159.86	51	147.33	139.91	53	139.33	122.02	61	133.35	128.82	53
Loans to individuals	0.11	35.29	3	0.15	38.40	2	0.12	37.47	3	0.18	43.51	4	0.48	42.67	5
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	1.37	2.01	67	0.91	2.03	62	0.75	1.88	61	1.07	2.18	65	0	2.72	12
Other loans and leases.....	122.68	46.75	88	144.87	51.14	92	137.11	49.54	92	137.88	52.44	91	137.52	51.79	93
Supplemental															
Non-owner occupied CRE loans / Gross loans	27.11	28.84	47	29.51	26.07	57	28.72	27.32	51	32.11	26.45	62	33.59	24.79	71
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	188.96	187.37	51	228.04	186.18	59	213.72	183.76	55	244.81	178.57	67	250.73	167.93	74
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.83	244.59	43	281.63	244.21	53	264.01	240.85	51	299.78	236.10	57	308.74	225.98	66

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	21.65	12.01	87	18.63	10.58	84	19.34	11.17	83	18.08	7.63	84	19.53	7.80	85
Liquid assets	10.89	28.17	6	9.78	24.60	7	9.34	26.22	5	9.15	22.44	7	14.67	22.72	29
Investment securities	28.66	19.64	79	25.02	16.55	83	26.21	17.85	82	23.64	16.99	77	25.39	17.27	84
Net loans and leases	63.60	59.81	59	67.83	63.21	55	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51
Net loans, leases and standby letters of credit	63.84	60.62	58	68.07	64.12	54	67.74	62.48	63	70.55	64.84	57	68.34	65.07	49
Core deposits	70.02	74.75	24	58.31	68.08	21	63.98	70.67	22	57.22	63.09	26	57.94	62.13	30
Noncore funding	18.96	10.89	81	32.04	16.68	83	25.54	14.13	81	32.63	19.36	79	31.87	21.34	78
Time deposits of \$250K or more	2.42	1.81	69	5.17	2.56	89	3.27	2.11	75	5.73	2.94	88	7.37	2.89	92
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.20	11	0.29	1.49	35	0.51	1.47	41	0.30	1.94	30	0.54	1.97	36
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.52	29	0.29	0.52	48	0.51	0.54	55	0.30	0.48	49	0.54	0.54	49
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	7.23	0.99	94	10.69	2.06	96	8.69	1.24	95	12.93	3.01	96	12.89	3.67	95
Earning assets that reprice within 1 year	43.92	38.93	62	44.98	39.71	64	44.17	39.38	60	45.27	39.29	68	42.10	40.29	55
Interest-bearing liabilities that reprice within 1 year	6.88	7.04	65	18.79	9.42	86	13.30	8.20	82	21.89	10.19	88	15.92	10.01	79
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	53	0	0.47	27	0	0.96	51	0.39	1.34	57
Net assets that reprice within 1 year	37.04	30.25	64	26.19	28.34	42	30.88	29.11	51	23.38	26.63	39	25.79	27.38	42
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.68	-1.82	46	17.81	6.94	81	8.22	3.20	69	19.04	14.45	69	16.43	16.62	57
Net short-term noncore funding dependence	-7.94	-8.21	45	11.51	-2.29	87	5.35	-4.76	82	14.77	3.38	84	9.10	4.66	61
Short-term investment / Short-term noncore funding	136.63	284.81	29	68.23	138.95	29	82.74	184.19	27	61.57	77.77	55	74.06	66.46	70
Liquid assets - short-term noncore funding / Nonliquid assets	-5.56	34.02	5	-19.42	23.27	2	-15.48	28.18	3	-22.25	16.97	1	-13.71	16.04	5
Net loans and leases / Total deposits	79.23	74.66	63	90.24	82.84	70	85.87	79.43	70	94.52	90.31	58	93.15	90.08	54
Net loans and leases / Core deposits	90.84	81.17	75	116.33	93.70	85	105.49	88.34	81	122.73	103.93	80	117.53	105	75
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.03	0.84	25	0	1.82	11	0.04	1.57	15	0	0.72	11	0	-0.82	76
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.14	1.94	66	-0.09	4.82	0	2.85	4.31	33	1.31	1.36	56	0.20	-1.98	96
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0.10	13.42	31	0.12	12.14	33	0.11	11.38	34	0.13	12.67	33	0.12	16.19	27
Available-for-sale securities	99.04	84.66	69	98.86	85.75	69	98.75	87.23	65	99.09	85.40	75	99.14	81.88	78
U.S. Treasury securities	1.53	5.52	50	0.89	5.43	48	0.88	4.72	52	0.91	6.15	48	0.49	6.99	43
US agency securities (excluding mortgage-backed securities)	2.11	4.50	53	2.83	3.23	59	2.52	4.01	56	4.68	3.49	69	6.36	4.02	74
Municipal securities	2.23	8.87	37	2.98	9.39	38	2.57	9.83	38	3.52	7.75	47	4.88	9.16	46
Mortgage-backed securities	75.81	66.59	60	69.06	67.27	50	70.44	66.64	53	66.02	67.43	44	64.80	65.45	42
Asset-backed securities	17.36	2.05	94	23.10	1.68	96	22.34	1.91	96	23.97	1.66	96	22.61	2.05	94
Other debt securities	0.10	3.17	30	0.12	2.93	36	0.11	3.01	33	0.13	2.94	37	0.12	2.79	36
Mutual funds and equity securities	0.86	0.32	82	1.02	0.37	81	1.14	0.35	85	0.78	0.40	76	0.74	0.42	71
Debt securities 1 year or less	66.98	8.69	98	69.96	11.75	96	69.70	10.55	98	73.82	11.86	96	72.34	11.91	97
Debt securities 1 to 5 years	1.35	17.05	8	1.85	18.03	13	1.22	17.03	9	2.56	17.94	19	0.65	19.18	5
Debt securities over 5 years	30.81	72.17	6	27.17	66.01	11	27.95	69.86	8	22.84	66.02	9	26.27	64.73	10
Pledged securities	40.48	33.87	62	55.30	37.40	74	44.70	35.67	63	30.91	30.57	53	26.28	33.30	43
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	19.42	51.37	40	-4.20	146.89	9	13.98	183.32	16	-5.38	26.69	29	25.94	6.77	75
Investment securities	17.70	33.34	37	6.82	14.17	44	18.12	23.62	48	-4.87	11.75	14	22.06	9.42	78
Core deposits	23.38	16.88	79	7.97	25.99	5	19.11	26.88	24	0.92	11.23	10	7.68	7.29	61
Noncore funding	-39.19	-23.76	33	0.02	-2.41	55	-16.60	-12.18	46	4.61	6.59	51	4.78	10.67	44

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	4,855,749	4,649,415	4,525,233	4,185,261	3,893,703
Commit: Secured commercial real estate loans	578,248	470,432	604,395	359,727	392,803
Commit: Unsecured real estate loans	138,541	48,220	58,522	70,879	32,860
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	86,131	83,121	85,147	107,642	77,842
Commercial and similar letters of credit	8,902	5,317	8,178	5,701	7,604
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	43,000	25,989	25,921	61,004	98,407
Purchased options contracts (interest rate)	143,000	25,989	125,921	61,004	98,407
Interest rate swaps	5,940,508	6,248,855	6,273,303	6,301,710	4,942,392
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	13.60	22.45	19	13.38	21.74	19	12.92	22.01	17	12.73	23.52	14	12.11	24.05	13
Standby letters of credit	0.24	0.67	24	0.24	0.72	24	0.24	0.71	23	0.33	0.84	28	0.24	0.92	21
Commercial and similar letters of credit	0.02	0.02	71	0.02	0.02	68	0.02	0.02	72	0.02	0.02	68	0.02	0.02	68
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	17.16	49.75	48	18.13	51.68	45	18.35	48.62	48	19.54	68.47	49	15.98	65.81	47
Interest rate contracts	17.16	35.96	51	18.13	36.85	46	18.35	34.36	50	19.54	47.31	51	15.98	43.84	49
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.12	1.82	27	0.07	2.30	21	0.07	2.18	21	0.19	2.47	33	0.31	2.16	42
Purchased options contracts (interest rate)	0.40	1.33	62	0.07	1.51	50	0.36	1.46	60	0.19	2.65	56	0.31	2.32	57
Interest rate swaps	16.64	20.67	58	17.98	22.27	54	17.92	20.83	57	19.17	28.86	60	15.37	26.74	55
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	20.86	42.93	15	20.05	41.55	17	19.35	42.82	14	18.56	45.53	13	18.03	44.93	10

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	6,126,508	6,300,833	6,425,145	6,423,718	5,139,206
Interest rate contracts	6,126,508	6,300,833	6,425,145	6,423,718	5,139,206
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	43,000	25,989	25,921	61,004	98,407
Exchange-traded	0	0	0	0	0
Over-the-counter	43,000	25,989	25,921	61,004	98,407
Purchased options	143,000	25,989	125,921	61,004	98,407
Exchange-traded	0	0	0	0	0
Over-the-counter	143,000	25,989	125,921	61,004	98,407
Swaps	5,940,508	6,248,855	6,273,303	6,301,710	4,942,392
Held for trading	3,445,508	3,029,833	3,304,145	3,042,718	2,293,206
Interest rate contracts	3,445,508	3,029,833	3,304,145	3,042,718	2,293,206
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,681,000	3,271,000	3,121,000	3,381,000	2,846,000
Interest rate contracts	2,681,000	3,271,000	3,121,000	3,381,000	2,846,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	6,083,508	6,274,844	6,399,224	6,362,714	5,040,798
One year or less	1,534,085	727,213	1,848,441	440,947	334,731
Over 1 year to 5 years	2,396,353	2,853,412	1,983,780	3,169,082	2,470,785
Over 5 years	2,153,070	2,694,219	2,567,003	2,752,685	2,235,282
Gross negative fair value (absolute value)	32,131	52,013	44,490	19,029	23,874
Gross positive fair value	79,686	145,802	123,830	43,686	29,615
Held for trading	78,427	145,802	123,345	43,686	26,210
Non-traded	1,259	0	485	0	3,405
Current credit exposure on risk-based capital derivative contracts	78,392	145,802	123,345	42,810	24,351
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.57	8	0	12.99	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options	0.70	7.49	21	0.41	8.37	18	0.40	8.18	17	0.95	5.91	24	1.91	6.60	38
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.70	7.20	21	0.41	7.94	18	0.40	7.73	17	0.95	5.10	25	1.91	5.49	41
Purchased options	2.33	3.44	61	0.41	3.38	49	1.96	3.42	58	0.95	4.42	50	1.91	4.19	53
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	2.33	3.04	63	0.41	2.87	52	1.96	2.86	62	0.95	3.35	54	1.91	3.20	58
Swaps	96.96	71.23	80	99.18	69.92	89	97.64	68.76	84	98.10	69.75	84	96.17	70.34	76
Held for trading	56.24	40.60	51	48.09	43.50	45	51.43	43.53	48	47.37	44.16	48	44.62	46.31	47
Interest rate contracts	56.24	34.42	56	48.09	37.56	50	51.43	36.62	53	47.37	37.24	55	44.62	38.40	52
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	43.76	59.40	48	51.91	56.50	54	48.57	56.47	51	52.63	55.84	51	55.38	53.69	52
Interest rate contracts	43.76	56.19	50	51.91	54.31	55	48.57	53.82	54	52.63	52.22	54	55.38	50.60	54
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	99.30	91.87	68	99.59	89.91	70	99.60	91.48	70	99.05	93.86	64	98.09	94.47	55
One year or less	25.04	28.05	57	11.54	30.94	37	28.77	32.05	53	6.86	32.17	29	6.51	32.51	27
Over 1 year to 5 years	39.11	26.03	66	45.29	27.26	74	30.88	27.06	58	49.33	30.45	78	48.08	31.16	81
Over 5 years	35.14	30.08	54	42.76	28.48	66	39.95	29.56	63	42.85	28.09	68	43.49	28.71	68
Gross negative fair value (absolute value)	0.52	1.25	29	0.83	1.76	38	0.69	1.55	36	0.30	0.83	30	0.46	0.72	32
Gross positive fair value	1.30	1.68	36	2.31	2.69	46	1.93	2.23	46	0.68	1.19	29	0.58	0.85	30
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	32	0.02	0.07	36	0.01	0.07	34	0.01	0.06	31	0.01	0.06	43
Gross positive fair value (X)	0.03	0.07	41	0.05	0.11	38	0.04	0.09	42	0.01	0.07	33	0.01	0.06	39
Held for trading (X)	0.02	0.05	58	0.05	0.08	54	0.04	0.07	55	0.01	0.06	48	0.01	0.05	51
Non-traded (X)	0	0.01	17	0	0.02	7	0	0.02	12	0	0.01	5	0	0.01	33
Current credit exposure (X)	0.02	0.05	47	0.05	0.08	47	0.04	0.06	50	0.01	0.05	40	0.01	0.04	47
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.34	0.63	50	0.60	1.03	47	0.52	0.85	49	0.18	0.73	41	0.11	0.53	47

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	257,323	108,671	108,671	109,931	144,795
Gross losses	30,394	26,983	69,602	17,541	67,084
Write-downs, transfers to loans held-for-sale	0	0	0	0	1,200
Recoveries	2,682	3,682	8,610	7,377	6,295
Net losses	27,712	23,301	60,992	10,164	60,789
Provision for loan and lease losses	-53,969	153,449	182,340	8,904	25,925
Adjustments	0	27,304	27,304	0	0
Ending balance	175,642	266,123	257,323	108,671	109,931
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.31	-0.14	19	0.91	0.85	60	0.53	0.51	58	0.03	0.15	19	0.08	0.14
Provision for loan and lease losses / Average loans and leases	-0.46	-0.25	28	1.32	1.37	54	0.78	0.82	52	0.04	0.24	15	0.12	0.24
Provision for loan and lease losses / Net loan and lease losses	-194.75	77.32	36	658.55	792.43	59	298.96	487.86	42	87.60	130.58	14	42.65	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.77	1.39	11	1.12	1.51	25	1.08	1.58	20	0.47	0.83	19	0.50	0.90
Allowance for loan and lease losses / Total loans and leases	0.77	1.37	12	1.12	1.48	26	1.08	1.55	21	0.47	0.81	19	0.50	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	3.17	15.27	5	5.71	11.83	40	4.22	11.58	23	10.69	8.03	75	1.81	7.54
Allowance for loan and lease losses / Nonaccrual assets	60.04	318.67	5	131.98	321.01	16	97.12	299.17	9	53.07	218.72	9	85.06	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	17.12	260.68	1	30.40	244.42	3	31.07	244.34	2	14.76	151.73	3	31.58	160.51
Gross loan and lease losses / Average loans and leases	0.26	0.22	67	0.23	0.35	48	0.30	0.34	55	0.08	0.28	19	0.31	0.30
Recoveries / Average loans and leases	0.02	0.08	21	0.03	0.07	29	0.04	0.07	30	0.03	0.08	29	0.03	0.09
Net losses / Average loans and leases	0.24	0.13	74	0.20	0.28	52	0.26	0.27	62	0.05	0.21	21	0.28	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0.01	0
Recoveries / Prior year-end losses	3.85	16.12	9	20.99	15.46	72	49.09	33.98	77	11	36.22	9	7.75	41.30
Earnings coverage of net loan and lease losses (X)	7.85	4.52	29	9.01	21.56	43	7.08	22.91	33	40.62	24.40	80	7.26	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.09	0.03	80	0.01	0.03	39	0.08	0.04	74	0.02	0.01	62	0.03	0.02
Real estate loans secured by 1–4 family	0	-0.01	68	0	0.01	42	0	0.01	43	0	0.01	37	0.02	0.01
Revolving	-12.70	-0.05	1	-60.27	0.01	0	-47.06	0.01	0	-85.14	0.02	0	-50.46	0.03
Closed-end	0	-0.01	68	0	0.01	54	0	0	52	0	0	45	0.02	0.01
Commercial real estate loans	0.18	0.05	84	0.01	0.03	53	0.13	0.07	80	0.03	0.01	73	0.04	0.01
Construction and land development	0	0	64	0	0	64	0.30	0	96	0.03	-0.01	87	0.03	-0.03
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other	0	-0.01	63	0	0	60	0.30	0	97	0.03	-0.01	89	0.03	-0.02
Multifamily	1.02	0.01	99	0	0	27	0.13	0	98	0	0	56	0	0
Nonfarm nonresidential	0.02	0.07	57	0.02	0.05	52	0.13	0.11	71	0.04	0.02	71	0.06	0.02
Owner-occupied	0.01	0.01	70	0	0.02	56	0.02	0.02	65	0	0.01	28	0.06	0.01
Other	0.01	0.06	59	0.01	0.03	63	0.11	0.08	75	0.04	0.01	85	0	0.01
Real estate loans secured by farmland		-0.01			0.02			0.02		0	0.01	48	0	0
Commercial and industrial loans	1.02	0.20	94	0.88	0.46	81	1.05	0.47	85	0.17	0.37	35	1.31	0.31
Loans to individuals		0.78			1.41			1.13			1.17			1.16
Credit card loans		2.18			3.43			2.92			3.11			2.92
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37		0.15
Loans to foreign governments and institutions		0			0			0			0			0
Other loans and leases	0	0.08	24	0.01	0.13	44	0	0.15	38	0.01	0.15	39	0.11	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		258,764		288,704		343,810		134,413		45,067
90+ days past due loans and leases		733,293		673,823		563,333		531,269		218,863
Nonaccrual loans and leases		292,531		201,642		264,953		204,788		129,243
Total past due and nonaccrual loans and leases		1,284,588		1,164,169		1,172,096		870,470		393,173
Restructured 30–89 days past due		12,653		14,234		14,031		12,795		1,946
Restructured 90+ days past due		7,885		7,116		7,468		5,105		1,002
Restructured nonaccrual		37,854		54,760		49,790		38,438		34,964
Total restructured loans and leases		58,392		76,110		71,289		56,338		37,912
30–89 days past due loans held for sale		0		0		0		910		674
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		20,500		0		0
Total past due and nonaccrual loans held for sale		0		0		20,500		910		674
Restructured loans and leases in compliance		54,798		24,724		41,243		57,516		5,929
Other real estate owned		3,823		3,147		3,052		3,897		8,432
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	1.13	0.27	94	1.21	0.36	93	1.44	0.39	94	0.58
90+ days past due loans and leases	3.20	0.10	98	2.83	0.13	97	2.36	0.12	97	2.29
Nonaccrual loans and leases	1.28	0.58	91	0.85	0.61	78	1.11	0.66	86	0.88
90+ days past due and nonaccrual loans and leases	4.48	0.73	97	3.67	0.80	96	3.47	0.85	96	3.17
30–89 days past due restructured	0.06	0.01	90	0.06	0.01	91	0.06	0.01	89	0.06
90+ days past due restructured	0.03	0	90	0.03	0.01	89	0.03	0.01	89	0.02
Nonaccrual restructured	0.17	0.12	68	0.23	0.13	75	0.21	0.13	75	0.17
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	38	0	0	39	0.09	0.01	93	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	1.13	0.27	93	1.21	0.37	93	1.44	0.40	94	0.58
90+ days past due assets	3.20	0.10	98	2.83	0.13	97	2.36	0.12	97	2.29
Nonaccrual assets	1.28	0.59	90	0.85	0.62	77	1.11	0.67	85	0.88
30+ days past due and nonaccrual assets	5.61	1.04	97	4.88	1.21	96	4.91	1.29	97	3.75
Percent of Total Assets										
90+ days past due and nonaccrual assets	2.87	0.43	98	2.52	0.49	96	2.37	0.52	97	2.24
90+ days past due and nonaccrual assets + other real estate owned	2.88	0.46	98	2.53	0.52	96	2.37	0.55	96	2.25
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	1.04	0.52	89	0.72	0.56	71	0.94	0.60	84	0.86
Allowance for loan and lease losses	211.62	67.93	94	94.27	65.48	82	128.53	66.66	88	261.43
Equity capital + allowance for loan and lease losses	11.14	4.43	93	8.30	4.83	85	10.21	4.97	89	9.20
Tier 1 capital + allowance for loan and lease losses	11.21	5.28	92	7.99	5.98	70	10.14	6.05	86	9.34
Loans and leases + other real estate owned	1.62	0.88	88	1.05	0.92	67	1.38	0.97	77	1.22

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	1.71	0.24	97	1.73	0.39	97	1.82	0.39	96	0.84	0.38	89	0.27	0.42	36
	90+ days past due	4.98	0.12	98	4.75	0.15	96	3.82	0.16	96	3.61	0.16	97	1.56	0.22	92
	Nonaccrual.....	0.91	0.65	75	0.69	0.63	63	1.11	0.76	79	0.65	0.46	72	0.55	0.57	58
Commercial and industrial	30–89 days past due.....	0.19	0.17	62	0.51	0.23	85	0.89	0.23	93	0.26	0.31	53	0.16	0.30	35
	90+ days past due	0	0.02	45	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....	3.36	0.64	97	1.87	0.75	91	2.03	0.75	93	2.18	0.83	91	1.14	0.76	74
Individuals	30–89 days past due.....	0	0.55	4	0	0.58	5	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....	49.53	0.18	99	40.21	0.22	98	49.58	0.28	98	0.31	0.17	73	2.05	0.23	95
Depository institution loans	30–89 days past due.....		0			0.03			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26		0.17	
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42		0	
	Nonaccrual.....	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22		0.75	
Foreign governments	30–89 days past due.....		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0	0.11	18	0.38	0.14	82	0.78	0.18	88	0	0.20	14	0.01	0.17	35
	90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0.49	0.13	88	0.12	0.15	61	0.08	0.15	59	0.40	0.13	86	0.16	0.14	69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	3.11	0.35	98	2.80	0.60	95	2.86	0.65	94	2.14	0.67	91	0.69	0.71	59
	90+ days past due	10.33	0.27	98	12	0.29	97	8.85	0.33	96	9.36	0.31	97	4.42	0.46	93
	Nonaccrual	0.62	0.82	44	0.20	0.84	12	0.42	0.89	27	0.33	0.73	24	0.13	0.86	7
Revolving	30–89 days past due	0	0.29	6	0	0.40	6	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0	1.05	5	0	1.27	4	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30–89 days past due	3.11	0.36	98	2.80	0.61	96	2.86	0.65	96	2.14	0.70	90	0.69	0.75	55
	90+ days past due	10.33	0.29	98	12	0.33	97	8.85	0.38	96	9.36	0.35	97	4.42	0.53	91
	Nonaccrual	0.62	0.77	48	0.20	0.81	14	0.42	0.87	29	0.33	0.70	28	0.13	0.84	11
Junior lien	30–89 days past due	0	0.01	24	0	0.02	21	0	0.02	24	0	0.02	21	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	13	0	0.05	16	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0.40	0.14	83	1.04	0.23	94	1.02	0.26	93	0.02	0.18	14	0.04	0.17	17
	90+ days past due	0	0.01	25	0.03	0.02	75	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	1.18	0.52	85	1.01	0.43	89	1.63	0.62	92	0.85	0.23	93	0.79	0.28	96
Construction and development	30–89 days past due	0.53	0.12	87	0	0.24	15	4.86	0.28	98	0.14	0.28	52	0.32	0.21	70
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	4.14	0.36	95	1.80	0.25	92	3.63	0.41	93	1.26	0.20	91	3.49	0.19	98
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.53	0.07	90	0	0.17	19	4.86	0.22	98	0.14	0.20	66	0.32	0.13	80
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	4.14	0.29	96	1.80	0.18	94	3.63	0.35	93	1.26	0.17	92	3.49	0.15	98
Multifamily	30–89 days past due	1.15	0.06	95	1.60	0.08	97	1.12	0.09	96	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.40	0.14	83	0.33	0.08	87	1.37	0.11	97	0.29	0.05	92	1.06	0.08	98
Nonfarm non-residential	30–89 days past due	0.25	0.14	78	0.91	0.20	91	0.88	0.23	90	0.02	0.14	16	0.05	0.17	19
	90+ days past due	0	0.01	29	0.04	0.02	79	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	1.25	0.66	82	1.17	0.55	89	1.64	0.80	85	1.01	0.28	96	0.56	0.30	76
Owner Occupied	30–89 days past due	0.02	0.04	41	0.04	0.07	44	0.19	0.07	87	0.02	0.07	24	0.03	0.09	25
	90+ days past due	0	0	34	0.04	0.01	91	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.43	0.25	81	0.46	0.24	79	0.35	0.27	63	0.41	0.16	86	0.31	0.17	76
Other	30–89 days past due	0.23	0.09	82	0.87	0.11	94	0.69	0.14	91	0	0.07	23	0.02	0.07	37
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.82	0.40	82	0.71	0.24	86	1.29	0.44	88	0.60	0.10	94	0.25	0.13	78
Farmland	30–89 days past due		0.11			0.31			0.11		0	0.23	23	0	0.25	23
	90+ days past due		0			0.03			0		0	0.01	42	0	0.01	42
	Nonaccrual		1.10			1.24			1.13		0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,012,718	992,433	1,018,449	1,084,871	1,221,138										
Retained earnings	2,205,937	1,961,495	2,066,194	1,927,735	1,697,822										
Accumulated other comprehensive income (AOCI)	-24,873	-143,019	-49,152	-31,827	4,873										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,193,782	2,810,909	3,035,491	2,980,779	2,923,833										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	78,766	79,835	79,147	79,667	79,658										
Accumulated other comprehensive income-related adjustments	-24,873	-143,019	-49,152	-31,827	4,873										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,139,889	2,874,093	3,005,496	2,932,939	2,839,302										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,139,889	2,874,093	3,005,496	2,932,939	2,839,302										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	3,139,889	2,874,093	3,005,496	2,932,939	2,839,302										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	300,000	300,000	300,000	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	136,589	207,442	197,308	111,324	113,162										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	436,589	507,442	497,308	111,324	113,162										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	436,589	507,442	497,308	111,324	113,162										
Exited advanced approach tier 2 capital															
Total capital	3,576,478	3,381,535	3,502,804	3,044,263	2,952,464										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	35,710,909	34,565,397	35,409,018	33,028,673	31,672,783										
Less: Deductions from common equity tier 1 capital	78,766	79,834	79,147	79,667	79,658										
Less: Other deductions	0	502,014	506,130	0	0										
Total assets for leverage ratio	35,632,143	33,983,549	34,823,741	32,949,006	31,593,125										
Total risk-weighted assets	23,227,844	24,264,677	23,900,707	23,808,169	22,579,881										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.52	12.66	65	11.84	11.98	51	12.57	12.35	59	12.32	12.11	57	12.57	12.09	68
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	13.52	13.44	59	11.84	12.72	39	12.57	13.08	50	12.32	12.78	49	12.57	12.85	55
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.40	15.42	57	13.94	14.77	40	14.66	15.23	48	12.79	14.36	25	13.08	14.45	31
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.81	9.11	43	8.46	9.03	35	8.63	9.13	39	8.90	9.76	30	8.99	9.71	26
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		303,519			292,012			294,629			282,151			263,340		3.94	28.83

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue	3.14			3.04			2.84			7.32			4.86					
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.15	11.54	39	9.30	11.35	41	9.03	11.03	41	9.28	11.51	43	8.93	10.22	44			
Broker-Dealer Activities				0			0			0			0			0		
Net assets of broker-dealer subsidiaries (\$000)	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0			0		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	184,652	194,613	206,195	211,641	266,532
Real estate loans.....	174,429	182,315	179,007	185,706	224,920
Commercial and industrial loans	10,223	12,298	27,188	25,935	41,612
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	10,000	10,000	10,000	10,000	10,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	194,652	204,613	216,195	221,641	276,532
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-5.12	-1.19	49	-22.29	10.27	12	-2.57	-2.40	59	-20.59	22.48	12	37.13	7.24	83
Total selected assets.....	-4.87	3.19	40	-21.43	5.10	16	-2.46	2.04	45	-19.85	12.40	17	35.31	3.24	86
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		29,070	8,885	15,935	323,080	441,000	227.18	-54.07
Dividends		22,000	0	0	305,000	420,000		-58.29
Interest		0	0	0	0	0		
Management and service fees		7,070	8,885	15,935	18,080	21,000	-20.43	-32.97
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		29,070	8,885	15,935	323,080	441,000	227.18	-54.07
Securities gains (losses)		0	0	0	0	0		
Other operating income		2,311	1,579	4,214	3,592	3,496	46.36	-4.54
Total operating income		31,381	10,464	20,149	326,672	444,496	199.89	-52.25
Operating Expenses								
Personnel expenses		14,284	9,901	24,855	28,258	28,471	44.27	6.88
Interest expense		18,063	10,994	29,041	20,200	20,165	64.30	79.82
Other expenses		1,859	2,086	3,723	4,407	5,586	-10.88	-11.69
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		34,206	22,981	57,619	52,865	54,222	48.84	34.06
Income (loss) before taxes		-3,084	-16,359	-33,648	276,497	387,469		
Applicable income taxes (credit)		-5,479	-3,528	-6,767	-5,876	-7,461		
Extraordinary items								
Income before undistributed income of subsidiaries		2,395	-12,831	-26,881	282,373	394,930		-94.71
Equity in undistributed income of subsidiaries		200,393	58,388	224,734	30,723	-70,064	243.21	202.10
Bank subsidiaries		200,393	58,388	224,734	30,723	-70,064	243.21	202.10
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		202,788	45,557	197,853	313,096	324,866	345.13	81.71
Memoranda								
Bank net income		222,393	58,388	224,734	335,723	349,936	280.89	86.75
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	3,513,852	90.23	3,029,523	86.95	3,289,217	88.46	3,110,643	3,111,732	15.99	37.63	
Common and preferred stock	3,512,924	90.21	3,028,039	86.91	3,288,252	88.44	3,104,660	3,110,638	16.01	37.60	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	928	0.02	1,484	0.04	965	0.03	5,983	1,094	-37.47		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	88,141	2.26	88,697	2.55	104,274	2.80	60,572	60,519	-0.63	25.14	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	254,728	6.54	313,381	8.99	289,760	7.79	204,588	143,842	-18.72	137.29	
Cash and due from unrelated depository institution	4	0	1	0	1	0	1	1	1	300.00	300.00
Premises, furnishings, fixtures and equipment	1,923	0.05	2,336	0.07	2,129	0.06	2,542	466	-17.68	135.37	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	35,566	0.91	50,145	1.44	32,778	0.88	33,929	35,847	-29.07	72.23	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	3,894,214	100.00	3,484,083	100.00	3,718,159	100.00	3,412,275	3,352,407	11.77	41.49	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	304	0.01	313	0.01	294	0	-100.00		
Borrowings with maturity over 1 year	396,208	10.17	397,410	11.41	397,625	10.69	397,202	394,390	-0.30	0.87	
Subordinated notes and debentures	300,000	7.70	300,000	8.61	300,000	8.07	0	0	0.00		
Other liabilities	36,463	0.94	31,316	0.90	37,209	1	34,000	34,184	16.44	33.63	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0	-100.00		
Total liabilities	732,671	18.81	729,030	20.92	735,147	19.77	431,496	428,574	0.50	73.96	
Equity Capital	3,161,543	81.19	2,755,053	79.08	2,983,012	80.23	2,980,779	2,923,833	14.75	35.62	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0			
Common stock	932	0.02	924	0.03	931	0.03	951	991	0.87	-10.56	
Common surplus	1,011,786	25.98	991,509	28.46	1,017,518	27.37	1,083,920	1,220,147	2.05	-28.53	
Retained earnings	2,173,698	55.82	1,905,639	54.70	2,013,715	54.16	1,927,735	1,697,822	14.07	146.86	
Accumulated other comprehensive income	-24,873	-0.64	-143,019	-4.10	-49,152	-1.32	-31,827	4,873			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	3,894,214	100.00	3,484,083	100.00	3,718,159	100.00	3,412,275	3,352,407	11.77	41.49	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	-100.00		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	-100.00		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	13.13	12.64	60	3.19	4.33	32	6.90	7.29	42	10.63	9.68	65	10.57	10.40	52
Bank net income / Average equity investment in banks	13.07	12.37	60	3.94	4.55	32	7.32	7.45	44	10.89	10.51	59	10.85	11.19	54
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			7.89				7.10
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55				8.78
Bank net income / Parent net income	109.67	96.24	88	128.16	91.35	92	113.59	88.16	89	107.23	82.22	77	107.72	82.56	81
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74				72.48
Leverage															
Total liabilities / Equity capital	23.17	16.87	77	26.46	20.37	72	24.64	20.06	72	14.48	20.43	59	14.66	20.88	54
Total debt / Equity capital	22.02	11.60	81	25.32	14.50	77	23.40	14.41	78	13.34	14.31	66	13.49	14.69	64
Total debt + notes payable to subs that issued TPS / Equity capital	22.02	13.82	79	25.32	16.78	76	23.40	16.67	76	13.34	16.36	62	13.49	17.10	56
Total debt + Loans guaranteed for affiliate / Equity capital	22.02	11.69	81	25.32	14.81	77	23.40	14.68	78	13.34	14.56	65	13.49	15.14	63
Total debt / Equity capital – excess over fair value	22.02	11.71	81	25.32	14.64	76	23.40	14.52	77	13.34	14.51	66	13.49	14.81	64
Long-term debt / Equity capital	22.02	11.05	82	25.31	13.39	79	23.39	13.56	79	13.33	13.04	66	13.49	13.37	68
Short-term debt / Equity capital	0	0.48	41	0.01	0.98	75	0.01	0.77	76	0.01	1.02	74	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	84.34	39.10	85	39.59	29.33	62	77.32	34.67	87	52.08	28.44	73	37.46	28.63	62
Double Leverage															
Equity investment in subs / Equity capital	111.11	103.07	87	109.91	103.11	85	110.23	102.81	87	104.16	103.22	57	106.39	103.10	71
Total investment in subs / Equity capital	111.14	108.26	78	109.96	110.49	74	110.26	110.16	73	104.36	111.07	43	106.43	112.48	54
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.87	0.25	85	3	0.67	87	1.54	0.47	87	0.40	0.36	56	0.58	0.35	66
Equity investment in subs – equity cap / Net income-div (X)	1.10	0.83	72	79.31	3.93	95	2.78	1.82	77	0.54	1.22	34	0.80	1.22	45
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	56.50	138.64	17	32.43	143.95	9	28.77	136.59	3	257.08	177.68	79	327.20	162.34	92
Cash from ops + noncash items + op expense / Op expense + dividend	60.02	130.64	20	7.38	154.33	5	52.91	147.24	7	268.10	190.27	79	327.30	174.91	89
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	63.58	103.17	33	359.35	148.07	87	169.49	134.08	75	156.92	116.34	80	121.87	103.19	72
Pretax operating income + interest expense / Interest expense	82.93	1,479.01	13	-48.80	2,733.67	3	-15.86	2,016.32	2	1,468.80	1,968.54	55	2,021.49	2,898.75	72
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	82.93	1,667.11	12	-48.80	1,374.36	3	-15.86	1,539.23	2	1,468.80	1,632.83	58	2,021.49	1,369.37	73
Dividends + interest from subsidiaries / Interest expense + dividends	36.14	153.06	14	0	169.52	0	0	150.43	0	295.01	210.80	78	381.51	188.90	91
Fees + other income from subsidiaries / Salary + other expenses	43.80	12.78	82	74.12	15.95	88	55.76	13.95	84	55.35	16.52	81	61.66	16.08	85
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.52	3.64	75	9.33	3.69	79	7.50	3.85	76	6.05	2.64	76	4.17	2.61	63
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	1,787.27	78.46	98		73.92			81.10		29.46	57.84	26	22.77	57.26	12
Dividends declared / Net income	21.11	25.30	41	96.22	60.26	82	44.51	42.29	55	26.57	33.08	34	27.68	27.33	41
Net income – dividends / Average equity.....	10.36	9.64	64	0.12	1.15	31	3.83	4.14	45	7.80	6.46	68	7.65	7.33	52
Percent of Dividends Paid															
Dividends from bank subsidiaries	51.40	139.49	22	0	166.94	10	0	132.17	7	366.65	178.13	87	467.07	157.73	97
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	51.40	193.08	14	0	205.70	3	0	174.85	2	366.65	260.40	76	467.07	215.26	92
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	9.89	36.56	23	0	82.59	8	0	60.28	4	90.85	66.55	75	120.02	60.71	92
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	3.18	0.90	83	15.22	3.18	87	7.09	1.47	85	5.39	1.55	83	6	1.88	83
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	13.07	38.35	23	15.22	98.26	14	7.09	62.88	8	96.23	69.36	75	126.02	63.43	91
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	70.11	67.82	32	0	66.84	12	0	69.76	8	93.37	67.32	50	94.49	65.18	57
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	22.53	2.08	93	84.91	2.32	98	79.09	1.87	99	5.53	1.81	83	4.72	2.01	82
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	92.64	81.78	36	84.91	81.90	29	79.09	82.20	24	98.90	78.80	59	99.21	74.20	59
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34		0	237.31	11	0	135.13	12	0	83.37	12		87.87	
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12